

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 George L. Curran
 Michele Curran
 Debtors

Case No. 20-11088-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Christina
 Form ID: 318

Page 1 of 3
 Total Noticed: 48

Date Rcvd: Jun 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2020.

db/jdb +George L. Curran, Michele Curran, 637 Worthington Drive, Warminster, PA 18974-2519
 14471325 +AR Resources Inc., PO Box 1056, Blue Bell, PA 19422-0287
 14471324 Abington Memorial Hospital, PO Box 826580, Philadelphia, PA 19182-6580
 14471332 +CITI/CBNA, PO Box 6497, Sioux Falls, SC 57117-6497
 14471328 +Central Bucks Ambulance and Rescue Unit, PO Box 535, Baldwinsville, NY 13027-0535
 14471333 +Citibank, N.A., 121 South 13th Street, Lincoln, NE 68508-1904
 14471336 Cornerstone Education Loan Services, P.O. Box 145123, Salt Lake City, UT 84114-5123
 14471740 +Cornerstone/Dept of Ed, PO Box 145122, Salt Lake City, UT 84114-5122
 14471337 Credence Resource Management LLC, c/o American Medical Response, PO Box 2420, Southgate, MI 48195-4420
 14471338 +Debt Litigation Associates Law Office, P.M.B.#141, 8001 Castor Avenue, Philadelphia, PA 19152-2701
 14471341 Grimley Financial, C/o Lansdale Hospital, 30 Washington Avenue, Suite C-6, Haddonfield, PA 08033-3341
 14471342 Grimley Financial, c/o Lansdale Hospital, 30 Washington Avenue, Suite C-6, Haddonfield, NJ 08033-3341
 14487160 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 14471345 Keystone Medical Urgent Care, 1555 W. Street Road, Warminster, PA 18974-3100
 14471347 Linebarger, Goggan, Blair & Sampson, LLP, c/o EZ Pass, PO Box 90128, Harrisburg, PA 17109-0128
 14471349 +Mr. Cooper, 8950 Cypress Waters Blvd, Dallas, TX 75019-4620
 14471351 +Pennsylvania Turnpike Commission, Violation Processing Center, 8000 C Derry Street, Harrisburg, PA 17111-5287
 14471352 +Philcare Home Medical Equipment, 1979 Stout Drive, Suite 4, Warminster, PA 18974-3871
 14471353 #Premier Immediate Medical Care, LLC, 278 Eagleview Blvd, Exton, PA 19341-1157
 14471361 Warminster Volunteer Ambulance Corps, PO Box 726, New Cumberland, PA 17070-0726

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QRHOLBER.COM Jun 25 2020 08:58:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: megan.harper@phila.gov Jun 25 2020 05:20:54 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 25 2020 05:19:47 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 25 2020 05:20:51 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14471326 +EDI: CAPITALONE.COM Jun 25 2020 08:58:00 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
 14471327 +E-mail/Text: bankruptcy@caavps.com Jun 25 2020 05:20:42 Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323
 14474741 +E-mail/Text: bankruptcy@caavps.com Jun 25 2020 05:20:42 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14471330 +EDI: CHRM.COM Jun 25 2020 08:58:00 Chrysler Capital, PO Box 961276, Fort Worth, TX 76161-0276
 14471331 +E-mail/Text: bankruptcycollections@citadelbanking.com Jun 25 2020 05:21:19 Citadel Federal Credit Union, 520 Eagle View Blvd, Exton, PA 19341-1119
 14471334 +E-mail/Text: bankruptcy@philapark.org Jun 25 2020 05:21:28 City of Philadelphia, P.O. Box 41818, Philadelphia, PA 19101-1818
 14471335 EDI: WFNBN.COM Jun 25 2020 08:58:00 Comenity Bank/Cathrins, PO Box 182789, Columbus, OH 43218-2789
 14471339 EDI: DISCOVER.COM Jun 25 2020 08:58:00 Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
 14471343 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Jun 25 2020 05:21:40 JH Portfolio Debt Equiti, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
 14471329 EDI: JPMORGANCHASE Jun 25 2020 08:58:00 Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850
 14471344 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Jun 25 2020 05:20:40 Keybank NA, PO Box 94518, Cleveland, OH 44101-4518
 14471346 +E-mail/Text: bncnotices@becket-lee.com Jun 25 2020 05:19:26 Kohls, PO Box 3115, Milwaukee, WI 53201-3115
 14471348 +EDI: MID8.COM Jun 25 2020 08:58:00 Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 14471350 +E-mail/Text: Bankruptcy@nragroup.com Jun 25 2020 05:21:36 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
 14471354 +EDI: RMSC.COM Jun 25 2020 08:58:00 SYNCEB/Car Care Midas, PO Box 965001, Orlando, FL 32896-5001
 14471355 EDI: RMSC.COM Jun 25 2020 08:58:00 SYNCEB/Dicks Sporting Goods, PO Box 965005, Orlando, FL 32896-5005
 14471356 +EDI: RMSC.COM Jun 25 2020 08:58:00 SYNCEB/Lowes, PO Box 965005, Orlando, FL 32896-5005

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14471357 EDI: RMSC.COM Jun 25 2020 08:58:00 SYNCB/Old Navy, PO Box 965005,
Orlando, FL 32896-5005
14471358 EDI: RMSC.COM Jun 25 2020 08:58:00 SYNCB/Sleepys, PO Box 965036,
Orlando, FL 32896-5036
14471359 +EDI: WTRRN BANK.COM Jun 25 2020 08:58:00 TD Bank USA/Target CC, PO Box 1470,
Minneapolis, MN 55440-1470
14471570 +EDI: AIS.COM Jun 25 2020 08:58:00 TD Bank, USA, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14471360 +EDI: VERIZONCOMB.COM Jun 25 2020 08:58:00 Verizon Wireless, PO Box 26055,
Minneapolis, MN 55426-0055
14471362 +EDI: WFFC.COM Jun 25 2020 08:58:00 WFFNB/Raymour&Flanigan, PO Box 14517,
Des Moines, IA 50306-3517
14471363 E-mail/Text: ebn@wfcorp.com Jun 25 2020 05:21:34 Williams & Fudge, Inc.,
300 Chatham Avenue, PO Box 11590, Rock Hill, SC 29731-1590
TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*
14471729* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
14471728* +AR Resources Inc., PO Box 1056, Blue Bell, PA 19422-0287
14471734* Abington Memorial Hospital, PO Box 826580, Philadelphia, PA 19182-6580
14471736* +CITI/CBNA, PO Box 6497, Sioux Falls, SC 57117-6497
14471730* +Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14471731* +Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323
14471732* +Central Bucks Ambulance and Rescue Unit, PO Box 535, Baldwinsville, NY 13027-0535
14471738* +Chrysler Capital, PO Box 961276, Fort Worth, TX 76161-0276
14471735* +Citadel Federal Credit Union, 520 Eagle View Blvd, Exton, PA 19341-1119
14471737* +Citibank, N.A., 121 South 13th Street, Lincoln, NE 68508-1904
14471738* +City of Philadelphia, P.O. Box 41818, Philadelphia, PA 19101-1818
14471739* Comenity Bank/Cathrins, PO Box 182789, Columbus, OH 43218-2789
14471741* Credence Resource Management LLC, c/o American Medical Response, PO Box 2420,
Southgate, MI 48195-4420
14471743* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial Services, PO Box 15316,
Wilmington, DE 19850-5316)
14471742* +Debt Litigation Associates Law Office, P.M.B.#141, 8001 Castor Avenue,
Philadelphia, PA 19152-2701
14471744* +Doylestown Orthopaedic Specialists, 103 Progree Drive, Suite 300,
Doylestown, PA 18901-2511
14471746* Grimley Financial, c/o Lansdale Hospital, 30 Washington Avenue, Suite C-6,
Haddonfield, NJ 08033-3341
14471745* Grimley Financial, C/o Lansdale Hospital, 30 Washington Avenue, Suite C-6,
Haddonfield, PA 08033-3341
14471747* +JH Portfolio Debt Equiti, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
14471733* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850)
14471748* +Keybank NA, PO Box 94518, Cleveland, OH 44101-4518
14471749* Keystone Medical Urgent Care, 1555 W. Street Road, Warminster, PA 18974-3100
14471750* +Kohls, PO Box 3115, Milwaukee, WI 53201-3115
14471751* Linebarger, Goggan, Blair & Sampson, LLP, c/o EZ Pass, PO Box 90128,
Harrisburg, PA 17109-0128
14471752* +Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14471753* +Mr. Cooper, 8950 Cypress Waters Blvd, Dallas, TX 75019-4620
14471754* +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
14471755* +Pennsylvania Turnpike Commission, Violation Processing Center, 8000 C Derry Street,
Harrisburg, PA 17111-5287
14471756* +Philcare Home Medical Equipment, 1979 Stout Drive, Suite 4, Warminster, PA 18974-3871
14471757* Premier Immediate Medical Care, LLC, 278 Eagleview Blvd, Exton, PA 19341-1157
14471758* +SYNCB/Car Care Midas, PO Box 965001, Orlando, FL 32896-5001
14471759* SYNCB/Dicks Sporting Goods, PO Box 965005, Orlando, FL 32896-5005
14471760* +SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
14471761* SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
14471762* SYNCB/Sleepys, PO Box 965036, Orlando, FL 32896-5036
14471763* +TD Bank USA/Target CC, PO Box 1470, Minneapolis, MN 55440-1470
14471764* +Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055
14471766* +WFFNB/Raymour&Flanigan, PO Box 14517, Des Moines, IA 50306-3517
14471765* Warminster Volunteer Ambulance Corps, PO Box 726, New Cumberland, PA 17070-0726
14471767* Williams & Fudge, Inc., 300 Chatham Avenue, PO Box 11590, Rock Hill, SC 29731-1590
14471340 ###Doylestown Orthopaedic Specialists, 103 Progree Drive, Suite 300,
Doylestown, PA 18901-2511
TOTALS: 0, * 40, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2020 at the address(es) listed below:

MICHAEL E. EISENBERG on behalf of Debtor George L. Curran michael@meelawoffice.com
MICHAEL E. EISENBERG on behalf of Joint Debtor Michele Curran michael@meelawoffice.com
REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.axosfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>George L. Curran</u>	Social Security number or ITIN	xxx-xx-3659
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Michele Curran</u>	Social Security number or ITIN	xxx-xx-0599
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-11088-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

George L. Curran

Michele Curran

6/24/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.